

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:) **CASE NO. 15-25417**
) **CHAPTER 7**
KAREN A. CUNNINGHAM,)
Debtor(s).) **JUDGE PAMELA HOLLIS**
) **(Joliet)**

NOTICE OF MOTION

To: See Attached Service List

TRUSTEE'S CERTIFICATE OF SERVICE FOR
NOTICE OF TRUSTEE'S FINAL REPORT

PROOF OF SERVICE

I, the undersigned attorney, certify that I served a copy of this Notice and attached Motion upon the person(s) listed above by mailing the same in a properly addressed envelope, postage prepaid, and placed in a U.S. depository in Oswego, Illinois on the 13th day of October, 2017, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid document with the Bankruptcy Clerk of the Court.

/s/ *Peter N. Metrou*
Bankruptcy Trustee

Prepared by:
PETER N. METROU
Metrou & Associates, P.C.
123 W. Washington St., Ste. 216
Oswego, Illinois 60543
(630) 551-7171

Via First-Class Mail

American InfoSource LP as agent for
DIRECTV, LLC
PO Box 51178
Los Angeles, CA 90051-5478

ARS National Service
P.O. Box 469046
Escondido, CA 92046-9046

Associated Radiologists of Joliet
39069 Treasury Center
Chicago, IL 60694-9000

BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Bank of the West
2527 Camino Ramon
San Ramon, CA 94583-4213

Bank Of The West
Attn: Bankruptcy
Po Box 5172
San Ramon, CA 94583-5172

Bank of The West
PO Box 5172
San Ramon, CA 94583-5172

Calvary Portfolio Services
Attention: Bankruptcy Department
500 Summit Lake Dr. Suite 400
Valhalla, NY 10595-1340

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.A.
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

Capital Recovery V, LLC
c/o Recovery Management Systems
Corporat
25 SE 2nd Avenue Suite 1120
Miami FL 33131-1605

Cavalry SPV I, LLC Synchrony Bank/JCP
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340

Chase Card
Po Box 15298
Wilmington, DE 19850-5298

Check Systems, Inc.
Attn: Customer Relations
7805 Hudson Road, Ste 100
Woodbury, MN 55125-1703

Dean Cunningham
Five West Jefferson Street - Suite 200
Joliet, IL 60432-4409

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Dr. Doug Vaselakos PSY.D.
700 Ravinia
Orland Park, IL 60462-3700

Dr. Stephen M. Heaney
64 Orland Square
Suite 216
Orland Park, IL 60462-6544

EMS Strategies
P.O. Box 1208
Bedford Park, IL 60499-1208

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374-0256

Experian
P.O. Box 9701
Allen, TX 75013-9701

Financial Services
P.O. Box 851001
Dallas, TX 75285-1001

GECRB/JC Penny
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Karen A. Cunningham
19640 Swanberg Lane
Mokena, IL 60448-1756

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Merchants & Medical
Credit Corporation
6324 Taylor Drive
Flint, MI 48507-4685

NEW CENTURY FEDERAL CREDIT
UNION
1910 FERRO DR
NEW LENOX IL 60451-3506

Patricia Burke
8818 W. 175th St.
Tinley Park, IL 60487-6105

Weltman, Weinberg & Reis Co, LPA
PO Box 93596
Cleveland, OH 44101-5596

V&R Behavioral
700 Ravinia
Orland Park, IL 60462-3847

Silver Cross Hospital
1900 Silver Cross Blvd
Attn Patient Accounts
New Lenox, IL 60451-9509

Silver Cross
P.O. Box 739
Moline, IL 61266-0739

Surgical Consultants
2 Uno Circle
1st Floor
Joliet, IL 60435-6656

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000

US DEPT OF EDUCATION
CLAIMS FILING UNIT
PO BOX 8973
MADISON WI 53708-8973

UNITED RECOVERY SYSTEMS
PO BOX 722910
Houston, TX 77272-2910

Us Dept Of Ed/glelsi
Po Box 7860
Madison, WI 53707-7860

Via ECF

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

Thomas W Toolis
Jahnke, Sullivan & Toolis, LLC
10075 West Lincoln Highway
Frankfort, IL 60423-1272

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
KAREN A. CUNNINGHAM § Case No. 15-25417
§
Debtor §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 11/17/2017 in Courtroom ,

Joliet City Hall
150 West Jefferson Street, 2nd Floor
Joliet, Illinois 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/13/2017

By: /s/ Peter N. Metrou
Chapter 7 Trustee

Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 125,865.35
and approved disbursements of \$ 25,394.66
leaving a balance on hand of¹ \$ 100,470.69

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 9,543.27	\$ 0.00	\$ 9,543.27
Trustee Expenses: Peter N. Metrou	\$ 55.63	\$ 0.00	\$ 55.63
Attorney for Trustee Fees: Law Office Of William J. Factor	\$ 41,803.50	\$ 22,566.00	\$ 19,237.50
Attorney for Trustee Expenses: Law Office Of William J. Factor	\$ 1,927.85	\$ 1,508.99	\$ 418.86

Total to be paid for chapter 7 administrative expenses \$ 29,255.26
Remaining Balance \$ 71,215.43

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 106,741.84 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 66.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DISCOVER BANK	\$ 4,670.39	\$ 0.00	\$ 3,115.96
2	CAVALRY SPV I, LLC SYNCHRONY BANK/JCP	\$ 1,164.07	\$ 0.00	\$ 776.64
3	BANK OF THE WEST	\$ 24,752.52	\$ 0.00	\$ 16,514.25
4	CAPITAL ONE BANK (USA), N.A.	\$ 6,192.58	\$ 0.00	\$ 4,131.53
5	CAPITAL ONE, N.A.	\$ 3,533.58	\$ 0.00	\$ 2,357.51
7	SILVER CROSS HOSPITAL	\$ 575.80	\$ 0.00	\$ 384.16
8	CAPITAL RECOVERY V, LLC	\$ 371.98	\$ 0.00	\$ 248.18
9	US DEPT OF EDUCATION	\$ 42,214.66	\$ 0.00	\$ 28,164.54
10	US DEPT OF EDUCATION	\$ 22,927.62	\$ 0.00	\$ 15,296.72

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
11	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 338.64	\$ 0.00	\$ 225.94

Total to be paid to timely general unsecured creditors \$ 71,215.43

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

*Peter N. Metrou, Trustee
123 W. Washington St.
Suite 216
Oswego, IL 60543*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.